



Serial No. 09/772,601
Atty. Docket: 72167.000247

TO THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Thomas W. POPLAWSKI <i>et al.</i>)	Group Art Unit: 3624
)	
Application No.: 09/772,601)	Confirmation No.: 1711
)	
Filed: January 30, 2001)	Examiner: Daniel S. FELTEN
)	
For: ELECTRONIC BILL)	
PRESENTMENT AND PAYMENT)	
SYSTEM AND METHOD)	

AMENDMENT UNDER 37 C.F.R. §1.116

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

In accordance with 37 C.F.R. § 1.116, and in response to the Final Office Action dated June 13, 2005 in the above-identified application, Applicants submit this paper for consideration, and respectfully requests that the Amendment be entered and the application be reconsidered in view of the remarks made herein.

Amendments to the Claims start on page **2** of this paper.

Remarks start on page **8** of this paper.